



FNC Bank Announces Completion of Digital Transformation, Enhancing Commercial Banking in Wisconsin

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FNC Bank has completed a comprehensive digital transformation of its banking systems, introducing enhanced features that support commercial clients throughout Wisconsin. The upgrades focus on improving efficiency, security, and accessibility for businesses managing their financial operations.

The transformation includes updates to the bank's core processing systems, resulting in streamlined digital interfaces for online and mobile banking. Businesses now benefit from faster transaction processing, improved account management tools, and advanced security measures designed to protect sensitive financial data. These changes address the growing needs of commercial entities in a digital-first environment, allowing for seamless integration of services such as remote deposit capture and positive pay fraud prevention.

As part of the initiative, FNC Bank has optimized its cash management offerings, including ACH services, wire transfers, and merchant processing. This enables commercial clients to handle high-volume transactions with greater accuracy and reduced processing times. The enhancements also extend to loan management,

where businesses can track commercial and industrial loans, equipment financing, and SBA loans through updated digital portals.

FNC Bank's commitment to commercial banking in Wisconsin is reflected in these developments, which build on the institution's longstanding support for local enterprises. With locations in areas such as New Richmond, the bank serves a diverse range of industries, from startups to established companies, providing tailored solutions like essential and power checking accounts, business savings options, and credit cards with added perks.

Scott Soderberg, CEO and Chairman of FNC Bank, stated that the digital upgrades represent a key step in adapting to evolving business demands. "The successful implementation of these system enhancements ensures that our commercial clients have access to reliable tools that facilitate daily operations and long-term planning," Soderberg said.

Thomas Mews, President of FNC Bank, added context on the project's impact. "By prioritizing secure and efficient digital experiences, FNC Bank continues to empower Wisconsin businesses to thrive in competitive markets," Mews said.

The transformation aligns with broader industry trends toward digital innovation, where community banks like FNC Bank play a vital role in regional economic stability. Prior to the upgrades, the bank conducted thorough testing to minimize disruptions, ensuring a smooth transition for all users. Feedback from early adopters indicates improved user experiences, particularly in areas like real-time account monitoring and automated reporting.

In addition to digital advancements, FNC Bank maintains a robust suite of commercial lending products. These include commercial real estate loans for property acquisition and development, construction loans for expansion projects, and municipal loans for public sector needs. The bank's lenders, with extensive industry experience, work closely with clients to customize financing strategies that align with specific business goals.

The institution's history of community involvement further underscores its dedication to Wisconsin's economic landscape. Recent activities include hosting financial literacy events, such as the annual Reality Fair at local high schools, where students learn about budgeting and financial decision-making. These programs aim to prepare the next generation of business leaders, fostering a knowledgeable workforce that contributes to the state's commercial sector.

FNC Bank's board of directors, including third-generation family members, oversees these initiatives to ensure alignment with the bank's core values of service and trust. With executives like Executive Vice President Mark Casey contributing to operational excellence, the bank positions itself as a reliable partner for

commercial growth.

This digital transformation comes at a time when Wisconsin businesses face challenges such as supply chain fluctuations and economic uncertainties. By offering enhanced digital capabilities, FNC Bank provides tools that help mitigate these issues, such as quicker access to capital through streamlined loan applications and better cash flow management.

The bank's blog, featuring articles on topics like affordable business models and savings strategies, complements these services by offering educational resources to commercial clients. Recent posts emphasize practical advice for optimizing operations, reinforcing FNC Bank's role as a thought leader in the sector.

FNC Bank traces its roots to a third-generation family-owned operation that has served Wisconsin communities for more than a century. As a full-service community bank, it provides a comprehensive array of personal and business banking solutions, including mortgages, checking and savings accounts, and investment options, all delivered with a focus on building lasting relationships.

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FNC Bank

FNC Bank is a locally-owned third-generation community bank offering a full range of personal and business banking services. For more than 100 years, we have proudly supported local businesses and residents in achieving their financial objectives.

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